



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [UBS AMERICAS HOLDING LLC](#)

City/State [NEW YORK, NY](#)

Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [183,777,362](#)

Peer Group Number: [9](#) Number in Peer Group: _____

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UBS AMERICAS HOLDING LLC](#)
[1285 AVENUE OF THE AMERICAS](#)
[NEW YORK, NY 10019](#)

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Summary Ratios

	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018											
Average assets (\$000)	180,862,031		153,566,962		158,013,911		138,547,002		139,681,601											
Net income (\$000)	1,014,210		316,467		975,257		729,933		3,968,681											
Number of BHCs in peer group							125		118											
Earnings and Profitability:																				
Percent of Average Assets																				
Net interest income (tax equivalent)	0.86		1.07		1.02		1.27	3.01	8	1.28	3.08	6								
+ Non-interest income	7.04		6.67		7		7.51	1.32	97	8	1.31	99								
- Overhead expense	6.45		7.03		6.86		7.81	2.69	98	7.99	2.71	98								
- Provision for credit losses	0.01		0.07		0.02		0.02	0.15	15	0.01	0.14	12								
+ Securities gains (losses)	0.01		0.03		0.02		0.02	0.01	80	0	0	36								
+ Other tax equivalent adjustments	0		0		0		0	0	42	0	0	45								
= Pretax net operating income (tax equivalent)	1.45		0.68		1.16		0.97	1.56	10	1.28	1.57	23								
Net operating income	1.12		0.41		0.62		0.53	1.19	8	2.84	1.24	99								
Net income	1.12		0.41		0.62		0.53	1.19	8	2.84	1.24	99								
Net income (Subchapter S adjusted)								1.17				1.42								
Percent of Average Earning Assets																				
Interest income (tax equivalent)	1.53		2.36		2.01		3.92	4.41	20	3.36	4.24	10								
Interest expense	0.54		1.09		0.81		2.38	1.08	94	1.87	0.86	93								
Net interest income (tax equivalent)	0.99		1.27		1.20		1.54	3.33	7	1.49	3.38	7								
Losses, Allowance, and Past Due + Nonaccrual																				
Net loan and lease losses / Average loans and leases	0.02		0.04		0.04		0.04	0.21	20	0.03	0.22	16								
Earnings coverage of net loan and lease losses (X)	139.19		51.97		78.89		54.24	24.40	86	98.70	21.75	91								
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.17		0.27		0.19		0.19	0.83	1	0.20	0.90	2								
Allowance for loan and lease losses / Total loans and leases	0.17		0.27		0.19		0.19	0.81	1	0.20	0.89	2								
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.15		0.48		0.19		0.17	0.57	11	0.35	0.61	24								
30-89 days past due loans and leases / Total loans and leases	0.03		0.07		0.10		0.08	0.43	10	0.06	0.44	5								
Liquidity and Funding																				
Net noncore funding dependence	-2.22		-9.04		-12.06		1.78	14.45	17	6.43	16.62	19								
Net short-term noncore funding dependence	-26.89		-40.35		-39.16		-27.12	3.38	7	-29.53	4.66	8								
Net loans and leases / Total assets	44.69		37.64		40.67		42.32	63.77	13	39.53	63.98	10								
Capitalization																				
Tier 1 leverage ratio	10.25		11.30		11.27		11.74	9.76	89	11.31	9.71	89								
Holding company equity capital / Total assets	15.15		17.36		16.41		20.27	12.43	99	19.21	12.22	97								
Total equity capital (including minority interest) / Total assets	15.15		17.36		16.41		20.27	12.57	98	19.21	12.27	97								
Common equity tier 1 capital / Total risk-weighted assets	20.94		21.03		22.50		22.01	12.17	96	21.73	12.12	96								
Net loans and leases / Equity capital (X)	2.95		2.17		2.48		2.09	5.21	7	2.06	5.29	6								
Cash dividends / Net income	130.64		172.82		96.86		81.55	33.12	95	5.81	27.31	15								
Cash dividends / Net income (Subchapter S adjusted)								-12.02				17.36								
Growth Rates																				
Assets	13.56		19.39		23.72		-2.38	9.26	7	1.36	7	20								
Equity capital	-0.91		-1.66		0.13		3.01	10.49	24	20.02	7.89	85								
Net loans and leases	34.84		6.41		18.90		4.50	9.10	36	-2.67	7.89	5								
Noncore funding	20.65		-4.06		14.06		-16.08	6.59	19	-4.23	10.67	23								
Parent Company Ratios																				
Short-term debt / Equity capital	26.18		18.41		12.26		13.14	1.02	94	21.12	1.14	94								
Long-term debt / Equity capital	76.69		75.16		73.76		63.06	13.04	92	73.45	13.37	94								
Equity investment in subsidiaries / Equity capital	77.08		89.02		72.71		86.32	103.22	3	84.06	103.10	3								
Cash from ops + noncash items + op expense / Op expense + dividends	8.32		-10.88		373.57		162.50	190.27	44	454.29	174.91	95								

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	856,954	882,456	1,708,464	2,127,580	2,113,728	-2.89	
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	856,954	882,456	1,708,464	2,127,580	2,113,728	-2.89	
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	856,954	882,456	1,708,464	2,127,580	2,113,728	-2.89	
Investment interest income (tax equivalent).....	96,350	123,313	241,427	275,703	174,786	-21.87	
Interest on balances due from depository institutions.....	11,770	11,114	17,971	46,298	37,703	5.90	
Interest income on other earning assets.....	239,326	508,175	730,973	2,042,011	1,707,668	-52.90	
Total interest income (tax equivalent)	1,204,400	1,525,058	2,698,835	4,491,592	4,033,885	-21.03	
Interest on time deposits of \$250K or more	0	0	0	0	0		
Interest on time deposits < \$250K.....	37,048	98,435	156,743	256,180	78,089	-62.36	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	10,450	31,765	38,062	143,081	165,365	-67.10	
Interest on other borrowings and trading liabilities.....	375,075	566,040	871,613	2,290,289	1,972,062	-33.74	
Interest on subordinated debt and mandatory convertible securities	3	7,974	25,975	37,204	32,883	-99.96	
Total interest expense.....	422,576	704,214	1,092,393	2,726,754	2,248,399	-39.99	
Net interest income (tax equivalent).....	781,824	820,844	1,606,442	1,764,838	1,785,486	-4.75	
Non-interest income.....	6,370,711	5,124,536	11,068,069	10,405,187	11,179,124	24.32	
Adjusted operating income (tax equivalent)	7,152,535	5,945,380	12,674,511	12,170,025	12,964,610	20.30	
Overhead expense.....	5,835,587	5,396,407	10,842,210	10,826,489	11,162,060	8.14	
Provision for credit losses.....	13,554	52,908	35,022	25,947	10,636		
Securities gains (losses)	6,621	22,573	38,634	24,861	-384	-70.67	
Other tax equivalent adjustments	-1	0	0	0	0		
Pretax net operating income (tax equivalent).....	1,309,941	518,399	1,836,017	1,342,541	1,791,395	152.69	
Applicable income taxes	294,228	200,165	857,988	609,235	-2,177,286	46.99	
Tax equivalent adjustments	1,503	1,767	2,772	3,373	0	-14.94	
Applicable income taxes (tax equivalent).....	295,731	201,932	860,760	612,608	-2,177,286	46.45	
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	1,014,210	316,467	975,257	729,933	3,968,681	220.48	
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,014,210	316,467	975,257	729,933	3,968,681	220.48	
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,014,210	316,467	975,257	729,933	3,968,681	220.48	
Investment securities income (tax equivalent).....	96,350	123,313	241,427	275,703	174,786	-21.87	
US Treasury and agency securities (excluding mortgage-backed securities)	39,289	44,914	87,607	96,775	70,157	-12.52	
Mortgage-backed securities	55,523	76,581	150,909	175,442	104,521	-27.50	
All other securities	1,538	1,818	2,911	3,486	108	-15.40	
Cash dividends declared.....	1,324,935	546,909	944,617	595,276	230,764	142.26	
Common	1,257,000	450,000	769,000	450,000	100,000	179.33	
Preferred.....	67,935	96,909	175,617	145,276	130,764	-29.90	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	1.33			1.99			1.71			3.24	4	11	2.89	3.87	7
Less: Interest expense	0.47			0.92			0.69			1.97	0.98	92	1.61	0.79	89
Equals: Net interest income (tax equivalent)	0.86			1.07			1.02			1.27	3.01	8	1.28	3.08	6
Plus: Non-interest income	7.04			6.67			7			7.51	1.32	97	8	1.31	99
Equals: adjusted operating income (tax equivalent)	7.91			7.74			8.02			8.78	4.41	96	9.28	4.46	96
Less: Overhead expense	6.45			7.03			6.86			7.81	2.69	98	7.99	2.71	98
Less: Provision for credit losses	0.01			0.07			0.02			0.02	0.15	15	0.01	0.14	12
Plus: Realized gains (losses) on held-to-maturities securities	0			0			0			0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01			0.03			0.02			0.02	0.01	80	0	0	34
Plus: other tax equivalent adjustments	0			0			0			0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.45			0.68			1.16			0.97	1.56	10	1.28	1.57	23
Less: Applicable income taxes (tax equivalent)	0.33			0.26			0.54			0.44	0.36	78	-1.56	0.33	0
Less: Minority interest	0			0			0			0	0	36	0	0	36
Equals: Net operating income	1.12			0.41			0.62			0.53	1.19	8	2.84	1.24	99
Plus: Net extraordinary items	0			0			0			0	0	50	0	0	51
Equals: Net income	1.12			0.41			0.62			0.53	1.19	8	2.84	1.24	99
Memo: Net income (last four quarters)	0.97			0.39			0.62			0.53	1.19	8	2.84	1.24	99
Net income—BHC and noncontrolling (minority) interest	1.12			0.41			0.62			0.53	1.20	7	2.84	1.25	99
Margin Analysis															
Average earning assets / Average assets	87.16			84.24			84.83			82.80	91.05	3	85.88	91.48	5
Average interest-bearing funds / Average assets	70.70			65.41			67.13			61.41	65.57	31	63.39	65.56	36
Interest income (tax equivalent) / Average earning assets	1.53			2.36			2.01			3.92	4.41	20	3.36	4.24	10
Interest expense / Average earning assets	0.54			1.09			0.81			2.38	1.08	94	1.87	0.86	93
Net interest income (tax equivalent) / Average earning assets	0.99			1.27			1.20			1.54	3.33	7	1.49	3.38	7
Yield or Cost															
Total loans and leases (tax equivalent)	2.25			2.97			2.71			3.72	5.09	3	3.70	4.95	5
Interest-bearing bank balances	0.13			0.24			0.16			1.33	2.04	15	0.86	1.64	6
Federal funds sold and reverse repos	0.84			1.81			1.31			5.24	2.44	91	3.75	2.17	90
Trading assets	1.12			2.14			1.73			3.23	0.99	86	2.99	1.11	80
Total earning assets	1.53			2.36			2.01			3.91	4.36	22	3.36	4.20	10
Investment securities (tax equivalent)	1.56			2.13			1.98			2.40	2.76	20	2.13	2.68	9
US Treasury and agency securities (excluding mortgage-backed securities)	1.75			2.32			2.36			2.19	2.32	47	1.71	2.05	25
Mortgage-backed securities	1.42			1.81			1.71			2.49	2.61	33	2.14	2.50	10
All other securities				990.74			831.71			906.63	4.06	99	26.88	4.20	95
Interest-bearing deposits	0.10			0.38			0.26			0.80	1.10	28	0.52	0.81	23
Time deposits of \$250K or more											1.96			1.44	
Time deposits < \$250K	2.32			3.10			2.94			3.08	1.82	99	2.30	1.29	97
Other domestic deposits	0.02			0.10			0.06			0.33	0.93	6	0.37	0.67	20
Foreign deposits											1.19			0.97	
Federal funds purchased and repos	3.61			6.58			4.76			14.26	1.86	97	7.89	1.51	97
Other borrowed funds and trading liabilities	1.33			1.90			1.57			2.89	2.38	76	2.59	2.28	71
All interest-bearing funds	0.66			1.40			1.03			3.20	1.49	95	2.54	1.19	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018									
Non-interest Income and Expenses														
Total non-interest income	6,370,711	5,124,536	11,068,069	10,405,187	11,179,124									
Fiduciary activities income	0	0	0	0	0									
Service charges on deposit accounts - domestic	0	0	0	0	0									
Trading revenue.....	179,685	-6,650	221,173	286,098	359,424									
Investment banking fees and commissions.....	5,404,808	4,298,270	9,041,639	8,238,440	8,528,539									
Insurance activities revenue.....	23,719	22,760	48,028	62,183	61,206									
Venture capital revenue.....	84	42	114	59	80									
Net servicing fees	524	1,637	2,961	1,592	1,663									
Net securitization income	0	0	0	0	0									
Net gains (losses) on sales of loans, OREO, other assets.....	-680	4,114	-246	-337	4,911									
Other non-interest income.....	762,571	804,363	1,754,400	1,817,152	2,223,301									
Total overhead expenses	5,835,587	5,396,407	10,842,210	10,826,489	11,162,060									
Personnel expense.....	4,213,986	3,857,975	7,601,219	7,232,069	7,347,030									
Net occupancy expense.....	408,068	380,731	817,080	568,004	452,405									
Goodwill impairment losses	0	0	0	0	0									
Amortization expenses and impairment loss (other intangible assets).....	107	22,550	35,122	39,949	44,999									
Other operating expenses.....	1,213,426	1,135,151	2,388,789	2,986,467	3,317,626									
Fee income on mutual funds and annuities.....	842,221	819,624	1,776,493	1,663,208	1,214,022									
Memoranda														
Assets under management in proprietary mutual funds and annuities	53,782,357	70,806,590	54,807,699	63,423,657	54,336,356									
Number of equivalent employees	20,720	20,588	20,913	20,502	21,028									
Average personnel expense per employee.....	203.38	187.39	363.47	352.75	349.39									
Average assets per employee.....	8,728.86	7,459.05	7,555.77	6,757.73	6,642.65									
BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	13.22		15.99		16.05		15.98	2.72	96	10.86	3.08	93		
Overhead expenses / Net Interest Income + non-interest income	81.60		90.79		85.56		88.98	61.29	95	86.10	60.88	94		
Percent of Average Assets														
Total overhead expense	6.45		7.03		6.86		7.81	2.69	98	7.99	2.71	98		
Personnel expense.....	4.66		5.02		4.81		5.22	1.41	98	5.26	1.44	98		
Net occupancy expense.....	0.45		0.50		0.52		0.41	0.28	91	0.32	0.28	65		
Other operating expenses.....	1.34		1.51		1.53		2.18	0.97	92	2.41	0.97	96		
Overhead less non-interest income	-0.59		0.35		-0.14		0.30	1.32	9	-0.01	1.38	5		
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	81.59		90.77		85.54		88.96	60.64	95	86.10	60.37	94		
Personnel expense.....	58.92		64.89		59.97		59.43	32.39	99	56.67	32.51	99		
Net occupancy expense.....	5.71		6.40		6.45		4.67	6.52	16	3.49	6.48	10		
Other operating expenses.....	16.97		19.47		19.12		24.87	21.20	77	25.94	20.90	80		
Total non-interest income	89.07		86.19		87.33		85.50	29.23	95	86.23	28.50	96		
Fiduciary activities income	0		0		0		0	1.97	14	0	2.14	13		
Service charges on domestic deposit accounts	0		0		0		0	3.88	3	0	4.15	3		
Trading revenue.....	2.51		-0.11		1.75		2.35	1.18	83	2.77	0.85	88		
Investment banking fees and commissions.....	75.56		72.30		71.34		67.69	3.54	98	65.78	3.42	99		
Insurance activities revenue.....	0.33		0.38		0.38		0.51	0.47	75	0.47	0.47	73		
Venture capital revenue.....	0		0		0		0	0.02	83	0	0.02	80		
Net servicing fees	0.01		0.03		0.02		0.01	0.28	35	0.01	0.65	22		
Net securitization income	0		0		0		0	0.01	44	0	0.01	44		
Net gain (loss) - sales of loans, OREO, and other assets	-0.01		0.07		0		0	1.86	10	0.04	1.61	15		
Other non-interest income.....	10.66		13.53		13.84		14.93	10.04	78	17.15	9.86	85		
Overhead less non-interest income	-7.48		4.57		-1.78		3.46	31.06	8	-0.13	31.46	5		
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.46		38.61		46.73		45.38	20.56	97	-121.54	19.04	0		
Applicable income tax + TE / Pretax net operating income + TE	22.58		38.95		46.88		45.63	23.23	95	-121.54	21.56	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	21,659,602	18,775,318	19,111,539	17,627,238	14,537,786	15.36		
Commercial and industrial loans	8,316,243	5,425,959	5,922,432	5,383,831	5,417,280	53.27		
Loans to individuals	36,506,221	23,760,305	30,504,381	23,644,981	25,938,493	53.64		
Loans to depository institutions and acceptances of other banks	4,291	5,369	2,258	24	18	-20.08		
Agricultural loans	0	0	0	0	0	0		
Other loans and leases	15,783,588	13,107,196	14,696,264	12,416,407	10,638,275	20.42		
Less: Unearned income	0	0	0	0	0	0		
Loans and leases, net of unearned income	82,269,945	61,074,147	70,236,874	59,072,481	56,531,852	34.71		
Less: Allowance for loan and lease losses	139,582	166,133	135,526	114,427	113,650	-15.98		
Net loans and leases	82,130,363	60,908,014	70,101,348	58,958,054	56,418,202	34.84		
Debt securities that reprice or mature in over 1 year	11,987,085	12,526,139	12,133,308	9,868,690	10,243,697	-4.30		
Mutual funds and equity securities	17,927	13,069	12,263	68,843	32,029	37.17		
Subtotal	94,135,375	73,447,222	82,246,919	68,895,587	66,693,928	28.17		
Interest-bearing bank balances	17,188,010	13,078,865	19,137,655	2,084,919	6,212,338	31.42		
Federal funds sold and reverse repos	33,235,325	33,137,014	31,455,760	31,757,951	31,532,575	0.30		
Debt securities that reprice or mature within 1 year	300,138	730,864	403,457	948,336	882,702	-58.93		
Trading assets	10,169,617	12,132,481	11,782,206	9,750,306	11,601,845	-16.18		
Total earning assets	155,028,465	132,526,446	145,025,997	113,437,099	116,923,388	16.98		
Non-interest-bearing cash and due from depository institutions	2,205,790	3,860,626	3,424,518	2,611,211	2,859,896	-42.86		
Premises, fixed assets, and leases	3,363,237	3,286,238	3,328,710	2,487,067	911,680	2.34		
Other real estate owned	0	0	0	0	0	0		
Investment in unconsolidated subsidiaries	63,363	66,164	66,165	65,871	103,938	-4.23		
Intangible and other assets	23,116,507	22,086,236	20,514,946	20,713,243	21,918,015	4.66		
Total assets	183,777,362	161,825,710	172,360,336	139,314,491	142,716,917	13.56		
Quarterly average assets	181,500,764	158,187,784	165,528,006	140,902,874	136,924,102	14.74		
Average loans and leases (YTD)	76,067,140	59,506,691	63,033,732	57,126,730	57,152,332	27.83		
Memoranda								
Loans held-for-sale	0	0	0	923	931			
Loans not held-for-sale	82,269,945	61,074,147	70,236,874	59,071,558	56,530,921	34.71		
Real estate loans secured by 1–4 family	20,853,517	18,321,954	18,635,689	17,290,711	14,471,618	13.82		
Commercial real estate loans	806,084	450,398	475,135	333,545	61,334	78.97		
Construction and land development	2,303	1,944	1,835	1,345	939	18.47		
Multifamily	218,431	215,029	214,464	171,328	27,175	1.58		
Nonfarm nonresidential	585,350	233,425	258,836	160,872	33,220	150.77		
Real estate loans secured by farmland	0	2,966	715	2,982	4,834	-100.00		
Total investment securities	12,305,150	13,270,072	12,549,028	10,885,869	11,158,428	-7.27		
U.S. Treasury securities	4,566,389	3,908,660	3,504,365	4,260,468	4,346,413	16.83		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	250			
Municipal securities	0	367	324	367	397	-100.00		
Mortgage-backed securities	7,720,834	9,347,976	9,032,076	6,556,191	6,779,339	-17.41		
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	17,927	13,069	12,263	68,843	32,029	37.17		
Available-for-sale securities	7,356,617	8,322,297	7,712,915	5,822,210	6,149,109	-11.60		
U.S. Treasury securities	2,113,939	1,509,113	1,099,146	1,867,931	2,229,566	40.08		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0			
Municipal securities	0	0	0	0	0			
Mortgage-backed securities	5,242,678	6,813,184	6,613,769	3,954,279	3,919,543	-23.05		
Asset-backed securities	0	0	0	0	0			
Other debt securities	0	0	0	0	0			
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	201,132	369,772	317,028	172,980	53,015	-45.61		
Available-for-sale securities appreciation (depreciation)	69,297	206,977	179,251	8,039	-142,815	-66.52		
Structured notes, fair value	0	0	0	0	0			
Pledged securities	0	25,194	0	0	0	-100.00		

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	9,821	9,674	7,417	7,022	4,345	1.52	
NOW, ATS and transaction accounts	12,231,359	13,523,311	11,371,733	3,162,698	1,155,423	-9.55	
Time deposits less brokered deposits < \$250K	-7,989,947	-1,167,902	-5,283,358	-336,195	0		
MMDA and other savings accounts	79,113,612	58,230,704	72,457,646	45,189,824	44,773,821	35.86	
Other non-interest-bearing deposits	5,765,011	6,982,354	7,471,204	0	0	-17.43	
Core deposits	89,129,856	77,578,141	86,024,642	48,023,349	45,933,589	14.89	
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	8,155,032	7,888,182	8,198,355	5,740,483	9,655,650	3.38	
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	7,680,203	5,565,221	3,911,688	4,129,728	6,855,881	38.00	
Other borrowings w/remaining maturity over 1 year	21,301,232	20,815,664	20,557,462	17,758,805	20,094,250	2.33	
Brokered deposits < \$250K	11,496,114	6,038,209	8,408,934	8,385,113	6,309,195	90.39	
Noncore funding	48,632,581	40,307,276	41,076,439	36,014,129	42,914,976	20.65	
Trading liabilities	4,352,365	3,846,490	3,866,976	3,803,670	3,570,811	13.15	
Subordinated notes and debentures + trust preferred securities	600,000	600,000	600,000	600,000	600,000	0.00	
Other liabilities	13,224,967	11,399,153	12,509,566	22,628,719	22,276,996	16.02	
Total liabilities	155,939,769	133,731,060	144,077,623	111,069,867	115,296,372	16.61	
Equity Capital							
Perpetual preferred stock (including surplus)	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000	0.00	
Common stock	1	1	1	1	1	0.00	
Common surplus	45,718,678	45,743,766	45,718,678	45,635,663	45,163,906	-0.05	
Retained earnings	-19,929,620	-19,879,878	-19,618,894	-19,328,304	-19,430,968		
Accumulated other comprehensive income	-201,466	-19,239	-67,072	-312,736	-562,394		
Other equity capital components	-900,000	-900,000	-900,000	-900,000	0		
Total holding company equity capital	27,837,593	28,094,650	28,282,713	28,244,624	27,420,545	-0.91	
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	27,837,593	28,094,650	28,282,713	28,244,624	27,420,545	-0.91	
Total liabilities and capital	183,777,362	161,825,710	172,360,336	139,314,491	142,716,917	13.56	
Memoranda							
Non-interest-bearing deposits	5,774,832	6,992,029	7,478,621	7,022	4,345	-17.41	
Interest-bearing deposits	94,851,138	76,624,321	86,954,955	56,401,440	52,238,439	23.79	
Total deposits	100,625,970	83,616,350	94,433,576	56,408,462	52,242,784	20.34	
Long-term debt that reprices within 1 year	20,550,600	19,950,600	19,825,600	16,338,400	18,194,648	3.01	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	28,282,713	28,244,624	28,244,624	27,388,545	22,846,880		
Accounting restatements	97	-321,126	-353,215	0	20,742		
Net income	1,014,210	316,467	975,257	729,933	3,968,681		
Net sale of new perpetual preferred stock	0	0	0	900,000	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	900,000	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	1,324,935	546,909	944,617	595,276	230,764		
Change in other comprehensive income	-134,394	293,491	245,656	249,659	-26,259		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-98	108,103	115,008	471,763	841,265		
Holding company equity capital, ending balance	27,837,593	28,094,650	28,282,713	28,244,624	27,420,545		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Real estate loans	11.79			11.60			11.09			12.65	37.78	15	10.19	37.19	13
Commercial and industrial loans	4.53			3.35			3.44			3.86	12.02	15	3.80	12.85	13
Loans to individuals	19.86			14.68			17.70			16.97	4.20	93	18.17	4.31	94
Loans to depository institutions and acceptances of other banks	0			0			0			0	0.04	59	0	0.05	57
Agricultural loans.....	0			0			0			0	0.24	11	0	0.30	12
Other loans and leases.....	8.59			8.10			8.53			8.91	5.01	80	7.45	5	70
Net loans and leases.....	44.69			37.64			40.67			42.32	63.77	13	39.53	63.98	10
Debt securities over 1 year.....	6.52			7.74			7.04			7.08	14.60	14	7.18	14.63	13
Mutual funds and equity securities	0.01			0.01			0.01			0.05	0.06	61	0.02	0.06	49
Subtotal	51.22			45.39			47.72			49.45	79.65	11	46.73	79.97	9
Interest-bearing bank balances	9.35			8.08			11.10			1.50	3.06	35	4.35	3.04	73
Federal funds sold and reverse repos.....	18.08			20.48			18.25			22.80	1.57	95	22.09	1.66	94
Debt securities 1 year or less	0.16			0.45			0.23			0.68	1.91	35	0.62	1.96	32
Trading assets	5.53			7.50			6.84			7	1.19	88	8.13	1.33	89
Total earning assets.....	84.36			81.89			84.14			81.43	89.53	6	81.93	89.74	5
Non-interest cash and due from depository institutions.....	1.20			2.39			1.99			1.87	1.14	92	2	1.21	92
Other real estate owned.....	0			0			0			0	0.03	4	0	0.04	2
All other assets.....	14.44			15.72			13.87			16.70	9.27	92	16.07	8.98	94
Memoranda															
Short-term investments	27.60			29.01			29.59			24.97	7.63	88	27.07	7.80	89
U.S. Treasury securities.....	2.48			2.42			2.03			3.06	1.03	80	3.05	1.04	84
US agency securities (excluding mortgage-backed securities)	0			0			0			0	0.54	13	0	0.69	21
Municipal securities	0			0			0			0	1.34	16	0	1.62	15
Mortgage-backed securities	4.20			5.78			5.24			4.71	11.44	15	4.75	11.13	15
Asset-backed securities	0			0			0			0	0.28	25	0	0.33	25
Other debt securities	0			0			0			0	0.39	9	0	0.41	9
Loans held-for-sale.....	0			0			0			0	0.39	15	0	0.30	17
Loans held for investment	44.77			37.74			40.75			42.40	63.50	13	39.61	63.93	10
Real estate loans secured by 1–4 family	11.35			11.32			10.81			12.41	13.29	47	10.14	13.46	35
Revolving	0			0			0			0	2.07	3	0	2.27	3
Closed-end, secured by first liens	11.35			11.32			10.81			12.41	10.69	61	10.14	10.57	48
Closed-end, secured by junior liens	0			0			0			0	0.28	3	0	0.31	3
Commercial real estate loans	0.44			0.28			0.28			0.24	22.23	5	0.04	21.58	5
Construction and land development.....	0			0			0			0	3.44	7	0	3.51	6
Multifamily.....	0.12			0.13			0.12			0.12	3.01	8	0.02	2.72	6
Nonfarm nonresidential	0.32			0.14			0.15			0.12	14.69	5	0.02	14.44	5
Real estate loans secured by farmland.....	0			0			0			0	0.36	23	0	0.41	26

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	26.33			30.74			27.21			29.84	57.46	13	25.72	56.49	11
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	25.35			30			26.53			29.27	20.75	77	25.60	21.10	64
Real estate loans secured by 1–4 family.....	0			0			0			0	3.15	3	0	3.50	3
Revolving	25.35			30			26.53			29.27	17.39	86	25.60	17.39	80
Closed-end.....	0.98			0.74			0.68			0.56	33.52	5	0.11	32.14	5
Commercial real estate loans	0			0			0			0	5.09	7	0	5.20	6
Construction and land development.....	0			0			0			0	0.94	7	0	1.02	6
1–4 family.....	0			0			0			0	4.02	8	0	4.05	7
Other	0.27			0.35			0.31			0.29	4.69	8	0.05	4.10	8
Multifamily.....	0.71			0.38			0.37			0.27	22.15	5	0.06	21.40	5
Nonfarm nonresidential	0.07			0.06			0.07			0.01	7.72	8	0.01	8.03	8
Owner-occupied.....	0.64			0.32			0.30			0.27	14.34	6	0.05	13.38	5
Other.....	0			0			0			0.01	0.55	23	0.01	0.63	27
Real estate loans secured by farmland.....	0.01			0.01			0			0	0.11	59	0	0.12	57
Loans to depository institutions and acceptances of other banks.....	10.11			8.88			8.43			9.11	19.53	15	9.58	20.32	15
Commercial and industrial loans	44.37			38.90			43.43			40.03	7.13	93	45.88	7.36	94
Loans to individuals	0.28			0.31			0.32			0.43	0.81	67	0.47	1.02	66
Credit card loans	0			0			0			0	0.37	11	0	0.46	12
Agricultural loans.....	19.19			21.46			20.92			21.02	9.85	84	18.82	9.66	85
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	122.63			112.13			108.80			117.06	391.26	12	103.83	379.80	11
Real estate loans secured by 1–4 family.....	118.07			109.42			106.09			114.82	138.18	42	103.36	137.84	38
Revolving	0			0			0			0	21.26	2	0	23.33	2
Closed-end.....	118.07			109.42			106.09			114.82	115.20	51	103.36	112.79	47
Commercial real estate loans	4.56			2.69			2.70			2.22	229.44	4	0.44	219.72	4
Construction and land development.....	0.01			0.01			0.01			0.01	34.95	6	0.01	35.36	5
1–4 family.....	0			0			0			0	6.61	6	0	7.04	5
Other	0.01			0.01			0.01			0.01	27.32	7	0.01	27.26	5
Multifamily.....	1.24			1.28			1.22			1.14	31.04	8	0.19	27.85	6
Nonfarm nonresidential	3.31			1.39			1.47			1.07	152.10	4	0.24	147.22	5
Owner-occupied.....	0.34			0.23			0.28			0.02	53.07	6	0.02	54.89	6
Other	2.97			1.16			1.20			1.05	97.41	4	0.21	91.80	5
Real estate loans secured by farmland.....	0			0.02			0			0.02	3.60	22	0.03	4.02	25
Loans to depository institutions and acceptances of other banks.....	0.02			0.03			0.01			0	0.44	58	0	0.54	56
Commercial and industrial loans	47.08			32.41			33.71			35.75	122.02	10	38.69	128.82	12
Loans to individuals	206.69			141.90			173.65			157.02	43.51	92	185.26	42.67	94
Credit card loans	1.28			1.14			1.28			1.69	4.34	62	1.89	5.31	63
Agricultural loans.....	0			0			0			0	2.18	11	0	2.72	12
Other loans and leases.....	89.36			78.28			83.66			82.46	52.44	75	75.98	51.79	70
Supplemental															
Non-owner occupied CRE loans / Gross loans	6.97			6.44			6.48			6.57	26.45	8	3.12	24.79	7
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	32.49			23.50			25.90			25.79	178.57	11	12.60	167.93	8
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	32.83			23.74			26.17			25.81	236.10	9	12.62	225.98	7

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Short-term investments	27.60			29.01			29.59			24.97	7.63	88	27.07	7.80	89
Liquid assets	40.86			46.63			45.45			40.93	22.44	85	44.38	22.72	86
Investment securities	6.70			8.20			7.28			7.81	16.99	12	7.82	17.27	10
Net loans and leases	44.69			37.64			40.67			42.32	63.77	13	39.53	63.98	10
Net loans, leases and standby letters of credit	44.84			37.80			40.84			42.48	64.84	11	39.75	65.07	9
Core deposits	48.50			47.94			49.91			34.47	63.09	11	32.19	62.13	10
Noncore funding	26.46			24.91			23.83			25.85	19.36	73	30.07	21.34	76
Time deposits of \$250K or more	0			0			0			0	2.94	2	0	2.89	2
Foreign deposits	0			0			0			0	0.43	38	0	0.47	38
Federal funds purchased and repos	4.44			4.87			4.76			4.12	1.94	79	6.77	1.97	86
Secured federal funds purchased	0			0			0			0	0	49	0	0	49
Net federal funds purchased (sold)	-13.65			-15.60			-13.49			-18.68	0.48	2	-15.33	0.54	3
Commercial paper	0			0			0			0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	4.18			3.44			2.27			2.96	3.01	53	4.80	3.67	68
Earning assets that reprice within 1 year	57.95			54.50			55.48			53.26	39.29	87	56.79	40.29	89
Interest-bearing liabilities that reprice within 1 year	0.86			1.66			0.81			4.24	10.19	14	2.51	10.01	9
Long-term debt that reprices within 1 year	11.18			12.33			11.50			11.73	0.96	94	12.75	1.34	94
Net assets that reprice within 1 year	45.91			40.51			43.17			37.30	26.63	80	41.54	27.38	81
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-2.22			-9.04			-12.06			1.78	14.45	17	6.43	16.62	19
Net short-term noncore funding dependence	-26.89			-40.35			-39.16			-27.12	3.38	7	-29.53	4.66	8
Short-term investment / Short-term noncore funding	199.65			271.20			271.47			215.97	77.77	87	204.01	66.46	86
Liquid assets - short-term noncore funding / Nonliquid assets	45.71			67.34			63.34			49.71	16.97	88	55.93	16.04	87
Net loans and leases / Total deposits	81.62			72.84			74.23			104.52	90.31	86	107.99	90.08	88
Net loans and leases / Core deposits	92.15			78.51			81.49			122.77	103.93	81	122.83	105	82
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.15			2.23			1.82			1.16	0.72	75	0.38	-0.82	91
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	0.40			1.25			1.03			0.05	1.36	14	-1.03	-1.98	75
Structured notes appreciation (depreciation) / Tier 1 capital										0				-0.05	
Percent of Investment Securities															
Held-to-maturity securities	40.07			37.19			38.44			45.88	12.67	89	44.61	16.19	88
Available-for-sale securities	59.78			62.71			61.46			53.48	85.40	10	55.11	81.88	11
U.S. Treasury securities	37.11			29.45			27.93			39.14	6.15	92	38.95	6.99	93
US agency securities (excluding mortgage-backed securities)	0			0			0			0	3.49	13	0	4.02	21
Municipal securities	0			0			0			0	7.75	16	0	9.16	15
Mortgage-backed securities	62.74			70.44			71.97			60.23	67.43	38	60.76	65.45	38
Asset-backed securities	0			0			0			0	1.66	24	0	2.05	25
Other debt securities	0			0			0			0	2.94	9	0	2.79	9
Mutual funds and equity securities	0.15			0.10			0.10			0.63	0.40	70	0.29	0.42	55
Debt securities 1 year or less	2.44			5.51			3.22			8.71	11.86	53	7.91	11.91	54
Debt securities 1 to 5 years	10.68			9.17			10.33			11.75	17.94	48	19.92	19.18	61
Debt securities over 5 years	86.73			85.22			86.36			78.91	66.02	60	71.88	64.73	49
Pledged securities	0			0.19			0			0	30.57	2	0	33.30	2
Structured notes, fair value	0			0			0			0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	8.04			50.55			46.58			-9.93	26.69	23	-3.24	6.77	39
Investment securities	-7.27			10.93			15.28			-2.44	11.75	21	77.21	9.42	94
Core deposits	14.89			97.83			79.13			4.55	11.23	29	-0.79	7.29	13
Noncore funding	20.65			-4.06			14.06			-16.08	6.59	19	-4.23	10.67	23

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	7,525,750	14,642,652	8,362,207	10,496,487	3,258,285
Commit: Secured commercial real estate loans	46,427	5,556	5,665	66,855	17,901
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	1,809,420	1,768,488	1,773,445	1,884,268	1,783,122
Securities underwriting	0	0	0	0	0
Standby letters of credit	274,743	266,474	289,230	219,514	305,372
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	13,921,120	10,911,371	13,021,940	40,908,075	43,968,524
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	25,023,529	6,050,916	30,387,844	1,846,421	4,502,189
Derivative Contracts					
Interest rate futures and forward contracts	1,536,307	505,880	1,356,526	680,927	1,229,321
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	1,000	0	0	0	0
Interest rate swaps	35,624,900	26,248,100	26,453,000	28,555,200	29,341,000
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	1,979,707	1,474,852	1,451,963	1,407,330	1,761,853
Commodity and other futures and forward contracts	0	0	0	18,543	4,745
Written options contracts (commodity and other)	32,070	110,928	110,569	15,066	0
Purchased options contracts (commodity and other)	32,070	110,928	110,569	15,066	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	4.10		9.05		4.85		7.53	23.52	7	2.28	24.05	2			
Standby letters of credit	0.15		0.16		0.17		0.16	0.84	14	0.21	0.92	15			
Commercial and similar letters of credit	0		0		0		0	0.02	17	0	0.02	17			
Securities lent	7.57		6.74		7.56		29.36	0.40	95	30.81	0.62	95			
Credit derivatives - notional amount (holding company as guarantor)	0		0		0		0	0.42	27	0	0.52	27			
Credit derivatives - notional amount (holding company as beneficiary)	0		0		0		0	0.52	27	0	0.75	29			
Credit derivative contracts w/ purchased credit protection-investment grade	0		0		0		0	0.30	33	0	0.52	32			
Credit derivative contracts w/ purchased credit protection-noninvest grade	13.62		3.74		17.63		1.33	0.45	89	3.15	0.69	91			
Derivative contracts	21.33		17.58		17.11		22.03	68.47	53	22.66	65.81	56			
Interest rate contracts	20.22		16.53		16.13		20.99	47.31	55	21.42	43.84	57			
Interest rate futures and forward contracts	0.84		0.31		0.79		0.49	10.67	50	0.86	11.40	63			
Written options contracts (interest rate)	0		0		0		0	2.47	10	0	2.16	10			
Purchased options contracts (interest rate)	0		0		0		0	2.65	22	0	2.32	23			
Interest rate swaps	19.38		16.22		15.35		20.50	28.86	65	20.56	26.74	67			
Foreign exchange contracts	1.08		0.91		0.84		1.01	10.12	69	1.23	10.92	73			
Futures and forward foreign exchange contracts	0		0		0		0	5.23	23	0	5.22	23			
Written options contracts (foreign exchange)	0		0		0		0	0.05	39	0	0.14	37			
Purchased options contracts (foreign exchange)	0		0		0		0	0.08	39	0	0.13	37			
Foreign exchange rate swaps	1.08		0.91		0.84		1.01	2.03	85	1.23	2.17	86			
Equity, commodity, and other derivative contracts	0.03		0.14		0.13		0.03	3.32	65	0	4.08	63			
Commodity and other futures and forward contracts	0		0		0		0	0.19	82	0	0.25	82			
Written options contracts (commodity and other)	0.02		0.07		0.06		0.01	0.98	72	0	1.48	34			
Purchased options contracts (commodity and other)	0.02		0.07		0.06		0.01	0.94	70	0	1.29	34			
Commodity and other swaps	0		0		0		0	0.38	35	0	0.40	35			
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	9.89		24.61		13.27		18.37	45.53	12	5.70	44.93	2			

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	39,206,054	28,450,688	29,482,627	30,692,132	32,336,919
Interest rate contracts	37,162,207	26,753,980	27,809,526	29,236,127	30,570,321
Foreign exchange contracts.....	1,979,707	1,474,852	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	64,140	221,856	221,138	48,675	4,745
Derivatives Position					
Futures and forwards	1,536,307	505,880	1,356,526	699,470	1,234,066
Written options	32,070	110,928	110,569	15,066	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	32,070	110,928	110,569	15,066	0
Purchased options	33,070	110,928	110,569	15,066	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	33,070	110,928	110,569	15,066	0
Swaps	37,604,607	27,722,952	27,904,963	29,962,530	31,102,853
Held for trading.....	9,996,854	13,305,988	13,644,527	15,801,932	32,336,919
Interest rate contracts	7,953,007	11,609,280	11,971,426	14,345,927	30,570,321
Foreign exchange contracts.....	1,979,707	1,474,852	1,451,963	1,407,330	1,761,853
Equity, commodity, and other contracts	64,140	221,856	221,138	48,675	4,745
Non-traded.....	29,209,200	15,144,700	15,838,100	14,890,200	0
Interest rate contracts	29,209,200	15,144,700	15,838,100	14,890,200	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	2,327,625,542	1,664,002,088	1,702,488,356	2,376,479,608	2,357,628,894
One year or less	1,585,791,434	1,093,442,409	1,040,300,433	1,641,275,821	1,503,774,061
Over 1 year to 5 years	558,624,306	395,135,817	485,685,813	557,547,398	636,292,727
Over 5 years	183,209,802	175,423,862	176,502,110	177,656,389	217,562,106
Gross negative fair value (absolute value)	39,697	62,392	72,448	14,152	7,940
Gross positive fair value.....	39,106	67,019	63,470	7,777	3,171
Held for trading.....	39,084	66,385	61,463	6,814	1,283
Non-traded.....	22	634	2,007	963	1,888
Current credit exposure on risk-based capital derivative contracts	42,852,671	37,792,831	39,253,591	33,654,147	30,211,202
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Notional Amount															
Interest rate contracts	94.79			94.04			94.33			95.26	93.44	33	94.54	92.91	37
Foreign exchange contracts	5.05			5.18			4.92			4.59	3.20	76	5.45	3.39	77
Equity, commodity, and other contracts	0.16			0.78			0.75			0.16	1.64	66	0.01	1.93	63
Futures and forwards	3.92			1.78			4.60			2.28	13.49	33	3.82	12.78	40
Written options	0.08			0.39			0.38			0.05	5.91	13	0	6.60	7
Exchange-traded	0			0			0			0	0.15	42	0	0.23	39
Over-the-counter	0.08			0.39			0.38			0.05	5.10	14	0	5.49	8
Purchased options	0.08			0.39			0.38			0.05	4.42	37	0	4.19	18
Exchange-traded	0			0			0			0	0.28	39	0	0.32	37
Over-the-counter	0.08			0.39			0.38			0.05	3.35	38	0	3.20	20
Swaps	95.92			97.44			94.65			97.62	69.75	82	96.18	70.34	76
Held for trading	25.50			46.77			46.28			51.49	44.16	49	100	46.31	98
Interest rate contracts	20.29			40.80			40.61			46.74	37.24	54	94.54	38.40	92
Foreign exchange contracts	5.05			5.18			4.92			4.59	1.60	85	5.45	1.85	85
Equity, commodity, and other contracts	0.16			0.78			0.75			0.16	0.83	78	0.01	1.14	74
Non-traded	74.50			53.23			53.72			48.51	55.84	50	0	53.69	1
Interest rate contracts	74.50			53.23			53.72			48.51	52.22	52	0	50.60	2
Foreign exchange contracts	0			0			0			0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0			0			0			0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	5,936.90			5,848.72			5,774.55			7,742.96	93.86	99	7,290.83	94.47	99
One year or less	4,044.76			3,843.29			3,528.52			5,347.55	32.17	99	4,650.33	32.51	99
Over 1 year to 5 years	1,424.84			1,388.84			1,647.36			1,816.58	30.45	99	1,967.70	31.16	99
Over 5 years	467.30			616.59			598.66			578.83	28.09	99	672.80	28.71	99
Gross negative fair value (absolute value)	0.10			0.22			0.25			0.05	0.83	6	0.02	0.72	3
Gross positive fair value	0.10			0.24			0.22			0.03	1.19	4	0.01	0.85	2
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0			0			0			0	0.06	12	0	0.06	11
Gross positive fair value (X)	0			0			0			0	0.07	8	0	0.06	5
Held for trading (X)	0			0			0			0	0.06	40	0	0.05	39
Non-traded (X)	0			0			0			0	0.01	16	0	0.01	11
Current credit exposure (X)	2.45			2.28			2.25			2.25	0.05	99	2.18	0.04	99
Credit losses on derivative contracts	0			0			0			0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0			0			0			0	0	47	0	0	47
90+ days past due	0			0			0			0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	61.98			58.73			61.40			62.26	0.73	99	55.88	0.53	99

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	135,526	114,427	114,427	113,650	121,272
Gross losses	9,881	11,176	24,404	25,555	19,170
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	383	216	723	385	912
Net losses	9,498	10,960	23,681	25,170	18,258
Provision for loan and lease losses	13,554	52,908	35,022	25,947	10,636
Adjustments	0	9,758	9,758	0	0
Ending balance	139,582	166,133	135,526	114,427	113,650
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.01		0.07		0.02			0.02		0.15	15	0.01	0.14	12	
Provision for loan and lease losses / Average loans and leases	0.04		0.18		0.06			0.05		0.24	17	0.02	0.24	11	
Provision for loan and lease losses / Net loan and lease losses	142.70		482.74		147.89			103.09		130.58	35	58.25	134.68	12	
Allowance for loan and lease losses / Total loans and leases not held for sale	0.17		0.27		0.19			0.19		0.83	1	0.20	0.90	2	
Allowance for loan and lease losses / Total loans and leases	0.17		0.27		0.19			0.19		0.81	1	0.20	0.89	2	
Allowance for loan and lease losses / Net loans and leases losses (X)	7.35		7.58		5.72			4.55		8.03	49	6.22	7.54	58	
Allowance for loan and lease losses / Nonaccrual assets	54.51		56.19		50.38			112.27		218.72	28	11.62	214.03	2	
ALLL / 90+ days past due + nonaccrual loans and leases	82.98		41.75		68.69			78.37		151.73	26	56.88	160.51	14	
Gross loan and lease losses / Average loans and leases	0.03		0.04		0.04			0.04		0.28	10	0.03	0.30	8	
Recoveries / Average loans and leases	0		0		0			0		0.08	3	0	0.09	1	
Net losses / Average loans and leases	0.02		0.04		0.04			0.04		0.21	20	0.03	0.22	16	
Write-downs, transfers to loans held-for-sale / Average loans and leases	0		0		0			0		0	40	0	0	39	
Recoveries / Prior year-end losses	1.57		0.85		2.83			2.01		36.22	4	6.55	41.30	3	
Earnings coverage of net loan and lease losses (X)	139.19		51.97		78.89			54.24		24.40	86	98.70	21.75	91	
Net Loan and Lease Losses By Type															
Real estate loans	0		0.02		0.01			0		0.01	38	0	0.02	42	
Real estate loans secured by 1–4 family	0		0.02		0.01			0		0.01	42	0	0.01	38	
Revolving										0.02				0.03	
Closed-end	0		0.02		0.01			0		0	45	0	0.01	47	
Commercial real estate loans	0		0		0			0		0.01	38	0	0.01	47	
Construction and land development	0		0		0			0		-0.01	60	0	-0.03	70	
1–4 family	0		0		0			0		0	55	0	-0.01	63	
Other	0		0		0			0		-0.01	61	0	-0.02	68	
Multifamily	0		0		0			0		0	56	0	0	58	
Nonfarm nonresidential	0		0		0			0		0.02	38	0	0.02	35	
Owner-occupied	0		0		0			0		0.01	45	0	0.01	34	
Other	0		0		0			0		0.01	40	0	0.01	44	
Real estate loans secured by farmland			0		0			0		0.01	48	0	0	50	
Commercial and industrial loans	0.01		0.01		0.01			0		0.37	4	0	0.31	10	
Loans to individuals	0		0.02		0.01			0.01		1.17	1	0.01	1.16	1	
Credit card loans	0.41		0.94		0.60			0.59		3.11	14	0.71	2.92	15	
Agricultural loans										0.08				0.15	
Loans to foreign governments and institutions										0				0	
Other loans and leases	0.11		0.10		0.13			0.19		0.15	70	0.15	0.14	67	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018				
30+ Days Past Due and Nonaccrual Assets									
30–89 days past due loans and leases	27,612	41,842	67,685	49,201	34,700				
90+ days past due loans and leases	47,685	103,144	61,606	44,500	4,732				
Nonaccrual loans and leases	120,532	294,791	135,701	101,511	195,062				
Total past due and nonaccrual loans and leases	195,829	439,777	264,992	195,212	234,494				
Restructured 30–89 days past due	113	141	176	4	21				
Restructured 90+ days past due	0	0	0	0	0				
Restructured nonaccrual	0	41,086	5,332	34,750	36,257				
Total restructured loans and leases	113	41,227	5,508	34,754	36,278				
30–89 days past due loans held for sale	0	0	0	0	0				
90+ days past due loans held for sale	0	0	0	0	0				
Nonaccrual loans held for sale	0	0	0	0	0				
Total past due and nonaccrual loans held for sale	0	0	0	0	0				
Restructured loans and leases in compliance	605	1,300	1,154	422	496				
Other real estate owned	0	0	0	0	0				
Other Assets									
30–89 days past due	6,855	12,871	12,109	8,240	15,582				
90+ days past due	5,098	8,219	2,808	14,055	28,458				
Nonaccrual	135,549	863	133,299	409	782,758				
Total other assets past due and nonaccrual	147,502	21,953	148,216	22,704	826,798				
Percent of Loans and Leases									
30–89 days past due loans and leases	0.03	0.07	0.10	0.08	0.43	10	0.06	0.44	5
90+ days past due loans and leases	0.06	0.17	0.09	0.08	0.15	53	0.01	0.17	24
Nonaccrual loans and leases	0.15	0.48	0.19	0.17	0.51	13	0.35	0.54	31
90+ days past due and nonaccrual loans and leases	0.20	0.65	0.28	0.25	0.71	11	0.35	0.75	18
30–89 days past due restructured	0	0	0	0	0.01	26	0	0.02	24
90+ days past due restructured	0	0	0	0	0.01	29	0	0.01	26
Nonaccrual restructured	0	0.07	0.01	0.06	0.14	37	0.06	0.16	29
30–89 days past due loans held for sale	0	0	0	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	0	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	0	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets									
30+ Days Past Due and Nonaccrual									
30–89 days past due assets	0.04	0.09	0.11	0.10	0.43	10	0.09	0.44	9
90+ days past due assets	0.06	0.18	0.09	0.10	0.15	61	0.06	0.18	49
Nonaccrual assets	0.31	0.48	0.38	0.17	0.53	13	1.70	0.57	93
30+ days past due and nonaccrual assets	0.42	0.76	0.59	0.37	1.19	7	1.85	1.26	83
Percent of Total Assets									
90+ days past due and nonaccrual assets	0.17	0.25	0.19	0.12	0.44	11	0.71	0.48	80
90+ days past due and nonaccrual assets + other real estate owned	0.17	0.25	0.19	0.12	0.48	10	0.71	0.52	76
Restructured and Nonaccrual Loans and Leases									
+ OREO as Percent of:									
Total assets	0.07	0.18	0.08	0.07	0.53	6	0.14	0.60	10
Allowance for loan and lease losses	86.87	178.31	101.11	89.08	115.41	42	172.09	118.28	78
Equity capital + allowance for loan and lease losses	0.43	1.05	0.48	0.36	4.28	3	0.71	4.79	6
Tier 1 capital + allowance for loan and lease losses	0.69	1.77	0.78	0.68	5.65	5	1.40	6.16	9
Loans and leases + other real estate owned	0.15	0.49	0.20	0.17	0.85	6	0.35	0.96	10

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate	30–89 days past due	0.07		0.14		0.22		0.10	0.38	12	0.02	0.42	3		
	90+ days past due	0		0		0		0	0.16	13	0	0.22	12		
	Nonaccrual.....	0.17		0.12		0.27		0.16	0.46	17	0.14	0.57	13		
Commercial and industrial	30–89 days past due	0		0.01		0		0	0.31	2	0	0.30	2		
	90+ days past due	0		0		0		0	0.05	14	0	0.05	11		
	Nonaccrual.....	0		0.40		0		0	0.83	3	0	0.76	3		
Individuals	30–89 days past due	0		0		0		0.01	0.83	12	0	0.84	10		
	90+ days past due	0		0		0		0	0.17	37	0	0.16	33		
	Nonaccrual.....	0		0.74		0.02		0	0.17	11	0	0.23	8		
Depository institution loans	30–89 days past due	0		0		0		0	0	47	0	0	47		
	90+ days past due	0		0		0		0	0	49	0	0	47		
	Nonaccrual.....	0		0		0		0	0	48	0	0	48		
Agricultural	30–89 days past due								0.24			0.17			
	90+ days past due								0			0			
	Nonaccrual.....								0.67			0.75			
Foreign governments	30–89 days past due								0.07			0.01			
	90+ days past due								0			0			
	Nonaccrual.....								0.03			0.06			
Other loans and leases	30–89 days past due	0.07		0.10		0.17		0.24	0.20	64	0.28	0.17	75		
	90+ days past due	0.30		0.78		0.41		0.35	0.01	96	0.04	0.01	83		
	Nonaccrual.....	0.54		0.56		0.54		0.60	0.13	90	1.65	0.14	97		

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
		Memoranda														
1–4 family	30–89 days past due	0.07			0.15			0.22			0.11	0.67	7	0.02	0.71	2
	90+ days past due	0			0			0			0	0.31	14	0	0.46	14
	Nonaccrual	0.17			0.12			0.28			0.16	0.73	12	0.14	0.86	9
Revolving	30–89 days past due											0.45			0.50	
	90+ days past due											0.05			0.05	
	Nonaccrual											1			1.17	
Closed-end	30–89 days past due	0.07			0.15			0.22			0.11	0.70	7	0.02	0.75	2
	90+ days past due	0			0			0			0	0.35	16	0	0.53	16
	Nonaccrual	0.17			0.12			0.28			0.16	0.70	14	0.14	0.84	13
Junior lien	30–89 days past due	0			0			0			0	0.02	9	0	0.03	9
	90+ days past due	0			0			0			0	0	29	0	0	24
	Nonaccrual	0			0			0			0	0.04	8	0	0.06	6
Commercial real estate	30–89 days past due	0			0			0			0	0.18	4	0	0.17	5
	90+ days past due	0			0			0			0	0.03	19	0	0.03	20
	Nonaccrual	0			0			0			0	0.23	5	0	0.28	4
Construction and development	30–89 days past due	0			0			0			0	0.28	12	0	0.21	10
	90+ days past due	0			0			0			0	0.02	33	0	0.02	31
	Nonaccrual	0			0			0			0	0.20	12	0	0.19	12
1–4 family	30–89 days past due	0			0			0			0	0.06	25	0	0.06	25
	90+ days past due	0			0			0			0	0	41	0	0	43
	Nonaccrual	0			0			0			0	0.02	30	0	0.02	28
Other	30–89 days past due	0			0			0			0	0.20	15	0	0.13	14
	90+ days past due	0			0			0			0	0.01	35	0	0.02	33
	Nonaccrual	0			0			0			0	0.17	14	0	0.15	15
Multifamily	30–89 days past due	0			0			0			0	0.08	19	0	0.10	18
	90+ days past due	0			0			0			0	0	41	0	0.01	39
	Nonaccrual	0			0			0			0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0			0			0			0	0.14	5	0	0.17	6
	90+ days past due	0			0			0			0	0.03	22	0	0.03	21
	Nonaccrual	0			0			0			0	0.28	5	0	0.30	5
Owner Occupied	30–89 days past due	0			0			0			0	0.07	8	0	0.09	6
	90+ days past due	0			0			0			0	0.01	26	0	0.01	25
	Nonaccrual	0			0			0			0	0.16	7	0	0.17	6
Other	30–89 days past due	0			0			0			0	0.07	9	0	0.07	8
	90+ days past due	0			0			0			0	0.01	30	0	0.01	31
	Nonaccrual	0			0			0			0	0.10	9	0	0.13	7
Farmland	30–89 days past due				0			0			0	0.23	23	0	0.25	23
	90+ days past due				0			0			0	0.01	42	0	0.01	42
	Nonaccrual				0			0			0	0.84	19	0	1.23	19
Credit card	30–89 days past due	0.32			0.48			0.35			0.52	1.19	16	0.49	1.22	18
	90+ days past due	0.18			0.28			0.37			0.42	0.78	36	0.29	0.73	35
	Nonaccrual	0			0			0			0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	44,818,679	44,843,767	44,818,679	44,735,664	45,163,907										
Retained earnings	-19,929,620	-19,879,878	-19,618,894	-19,328,304	-19,430,968										
Accumulated other comprehensive income (AOCI)	-201,466	-19,239	-67,072	-312,736	-562,394										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	24,687,593	24,944,650	25,132,713	25,094,624	25,170,545										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	10,356,272	11,428,817	10,800,783	11,965,886	12,558,747										
Accumulated other comprehensive income-related adjustments	-201,466	-19,239	-67,072	-312,736	-562,394										
Other deductions from common equity tier 1 capital	56,247	0	14,643	0	0										
Subtotal:	14,476,540	13,535,072	14,384,359	13,441,474	13,174,192										
Adjustments and deductions for common equity tier 1 capital	0	0	0	1,545,597	1,427,959										
Common equity tier 1 capital	14,476,540	13,535,072	14,384,359	11,895,877	11,746,233										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	3,150,000	3,150,000	3,150,000	3,150,000	2,250,000										
Less: Additional tier 1 capital deductions	103,487	107,186	103,487	101,936	108,804										
Additional tier 1 capital	3,046,513	3,042,814	3,046,513	3,048,064	2,141,196										
Tier 1 Capital	17,523,053	16,577,886	17,430,872	14,943,941	13,887,429										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	480,000	600,000	600,000	600,000	600,000										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	139,582	166,133	135,526	114,427	113,650										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	619,582	766,133	735,526	714,427	713,650										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	619,582	766,133	735,526	714,427	713,650										
Exited advanced approach tier 2 capital															
Total capital	18,142,635	17,344,019	18,166,398	15,658,368	14,601,079										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	181,500,764	158,187,784	165,528,006	140,902,874	136,924,102										
Less: Deductions from common equity tier 1 capital	10,516,006	11,536,003	10,918,913	13,613,419	14,095,510										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	170,984,758	146,651,781	154,609,093	127,289,455	122,828,592										
Total risk-weighted assets	69,138,743	64,351,288	63,929,408	54,057,360	54,062,523										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	20.94			21.03			22.50			22.01	12.11	96	21.73	12.09	96
Common equity tier 1 capital, column B	0			0			0			0	0.29	46	0	0.52	45
Tier 1 capital, column A	25.34			25.76			27.27			27.64	12.78	97	25.69	12.85	96
Tier 1 capital, column B	0			0			0			0	0.34	46	0	0.60	45
Total capital, column A	26.24			26.95			28.42			28.97	14.36	97	27.01	14.45	97
Total capital, column B	0			0			0			0	0.38	46	0	0.67	45
Tier 1 leverage	10.25			11.30			11.27			11.74	9.76	89	11.31	9.71	89
Supplementary leverage ratio, advanced approaches HCs	8.96			11.23			11.62			7.41					7.31

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		331,172			306,341			332,148			264,984			286,693		8.11	
Total property and casualty assets		0			0			0			0						
Reinsurance recoverables (P/C)																	
Total life and health assets		331,172			306,341			332,148			264,984			286,693		8.11	
Reinsurance recoverables (L/H)		99,973			62,290			99,433			100,281			119,304		60.50	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		230,966			243,551			226,956			164,280			166,598		-5.17	
Total property and casualty equity		0			0			0			0						
Total life and health equity		230,966			243,551			226,956			164,280			166,598		-5.17	
Total insurance underwriting net income		4,043			79,304			80,343			14,749			41,678		-94.90	
Total property and casualty		0			0			0			0						
Total life and health		4,043			79,304			80,343			14,749			41,678		-94.90	
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		99,926			62,317			99,452			100,308			119,388		60.35	
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		23,719			22,760			48,028			62,183			61,206		4.21	
Other insurance activities income		22,629			21,845			46,247			60,502			59,022		3.59	
Insurance and reinsurance underwriting income		1,090			915			1,781			1,681			2,184		19.13	
Premiums		1,090			915			1,781			1,681			2,184		19.13	
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		1,090			915			1,781			1,681			2,184		19.13	
Insurance benefits, losses, expenses		403			644			1,296			1,507			923		-37.42	
Net assets of insurance underwriting subsidiaries		331,139			306,288			168,996			261,951			283,675		8.11	
Life insurance assets		0			0			0			0			0			
Analysis Ratios																	
06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct			
Insurance underwriting assets / Consolidated assets	0.18			0.19			0.19			0.19	0.01	93	0.20	0.01	94		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0			0			0			0	51.47	18	0	56.12	15		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	100			100			100			100	48.53	81	100	43.88	84		
Separate account assets (L/H) / Total life assets	0			0			0			0	7.26	42	0	8.53	44		
Insurance activities revenue / Adjusted operating income	0.33			0.38			0.38			0.51	0.47	75	0.47	0.47	73		
Premium income / Insurance activities revenue	4.60			4.02			3.71			2.70	7.32	80	3.57	4.86	81		
Credit related premium income / Total premium income	0			0			0			0	34.91	29	0	44.54	25		
Other premium income / Total premium income	100			100			100			100	65.09	70	100	55.46	75		
Insurance underwriting net income / Consolidated net income	0.40			25.06			8.24			2.02	0.08	94	1.05	0.08	94		
Insurance net income (P/C) / Equity (P/C)																15.64	
Insurance net income (L/H) / Equity (L/H)	3.50			65.12			35.40			8.98	5.13	66	25.02	1.99	83		
Insurance benefits, losses, expenses / Insurance premiums	36.97			70.38			72.77			89.65	233.61	55	42.26	160.49	19		
Reinsurance recovery (P/C) / Total assets (P/C)											0.15					0.17	
Reinsurance recovery (L/H) / Total assets (L/H)	30.19			20.33			29.94			37.84	0.15	95	41.61	2.31	94		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0.18			0.19			0.10			0.19	0	96	0.20	0	96		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0			0			0			0	11.51	3	0	10.22	5		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		65,632,227			65,165,823			62,471,238			56,960,001			58,989,894			
Net assets of broker-dealer subsidiaries / Consolidated assets	35.71			40.27			36.24			40.89	1.39	96	41.33	1.79	95		

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	358,527	100,270	131,602	199,270	171,054
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	317,235	56,638	97,614	142,680	63,637
Loans to depository institutions and other banks acceptances	1,382	2,092	450	4	18
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	31,206	40,192	30,629	56,303	83,746
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	8,704	1,348	2,909	283	23,653
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	2,638	1,553	3,098	5,714	0
Total selected foreign assets	361,165	101,823	134,700	204,984	171,054
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

Analysis Ratios

	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Yield: Foreign loans	0.40			1.16			0.99			2.69	1.25	74	2.76	1.17	73
Cost: Interest-bearing deposits.....											1.19				0.97

Net Losses as a Percent of Foreign Loans by Type

Real estate loans										27.03				27.29	
Commercial and industrial loans										0.29				1.53	
Foreign governments and institutions										0				0	

Growth Rates

Net loans and leases.....	257.56		-29.79		-33.96			16.50	22.48	72	18.66	7.24	66		
Total selected assets.....	254.70		-28.70		-34.29			19.84	12.40	77	18.66	3.24	70		
Deposits										10.36			5		

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines		0	0	0	0	0	0	0
Credit card receivables.....		0	0	0	0	0	0	0
Auto loans.....		0	0	0	0	0	0	0
Commercial and Industrial loans		0	0	0	0	0	0	0
All other loans and leases.....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries		1	0	0	1,894	2,168		
Dividends		0	0	0	0	0		
Interest		1	0	0	1,894	2,168		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		112,093	229,142	5,347,612	713,426	1,067,019	-51.08	
Dividends		0	0	5,000,000	0	354,356		
Interest		112,092	228,307	346,541	713,426	716,004	-50.90	
Management and service fees		0	0	0	0	0		
Other income		1	835	1,071	0	-3,341	-99.88	
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		112,094	229,142	5,347,612	715,320	1,069,187	-51.08	
Securities gains (losses)		0	0	0	0	0		
Other operating income		35,880	122,184	205,859	243,698	135,477	-70.63	
Total operating income		147,974	351,326	5,553,471	959,018	1,204,664	-57.88	
Operating Expenses								
Personnel expenses		812	1,084	1,654	1,652	1,122	-25.09	
Interest expense		158,248	257,681	430,502	774,933	745,378	-38.59	
Other expenses		2,580	4,572	7,164	23,516	23,368	-43.57	
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		161,640	263,337	439,320	800,101	769,868	-38.62	
Income (loss) before taxes		-13,666	87,989	5,114,151	158,917	434,796		
Applicable income taxes (credit)		0	4,297	4,297	79,976	606,918	-100.00	
Extraordinary items								
Income before undistributed income of subsidiaries		-13,666	83,692	5,109,854	78,941	-172,122		
Equity in undistributed income of subsidiaries		1,027,876	256,759	-4,134,597	650,992	4,170,773	300.33	
Bank subsidiaries		0	0	0	0	0		
Nonbank subsidiaries		1,027,876	256,759	-4,134,597	650,992	4,170,773	300.33	
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		1,014,210	340,451	975,257	729,933	3,998,651	197.90	
Memoranda								
Bank net income		0	0	0	0	0		
Nonbank net income		1,027,876	256,759	865,403	650,992	4,525,129	300.33	
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries		49,651,140	86.83	47,311,884	86.06	45,969,075	86.45	43,140,651	45,392,679	4.94	
Common and preferred stock		21,458,347	37.53	25,037,257	45.54	20,564,865	38.67	24,407,055	23,074,859	-14.29	
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		28,155,184	49.24	22,246,040	40.47	25,372,387	47.71	18,689,510	22,261,643	26.56	
Other receivables		37,609	0.07	28,587	0.05	31,823	0.06	44,086	56,177	31.56	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0	0	0	0	0	0	0	0		
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0		
Securities		4,930,606	8.62	4,934,339	8.98	4,823,526	9.07	4,994,450	4,976,643	-0.08	
Securities purchased (reverse repos)		1,567,565	2.74	935,764	1.70	922,465	1.73	1,016,797	1,408,740		
Cash and due from affiliated depository institution		137,084	0.24	403,745	0.73	82,582	0.16	22,557	12	-66.05	
Cash and due from unrelated depository institution		0	0	0	0	62	0	0	0		
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0		
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		897,131	1.57	1,390,017	2.53	1,378,710	2.59	1,594,583	2,458,329	-35.46	
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		57,183,526	100.00	54,975,749	100.00	53,176,420	100.00	50,769,038	54,236,403	4.02	
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	4,163	0.01	0	0	2,719	4,725	-100.00	
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		7,287,705	12.74	5,177,905	9.42	3,466,285	6.52	3,714,730	5,798,251	40.75	
Borrowings with maturity over 1 year		20,747,980	36.28	20,541,010	37.36	20,262,190	38.10	17,232,350	19,563,002	1.01	
Subordinated notes and debentures		600,000	1.05	600,000	1.09	600,000	1.13	600,000	600,000	0.00	
Other liabilities		69,635	0.12	91,611	0.17	117,948	0.22	85,772	105,611	-23.99	
Balance due to subsidiaries and related institutions		640,613	1.12	434,410	0.79	447,284	0.84	856,843	714,299	47.47	
Total liabilities		29,345,933	51.32	26,849,099	48.84	24,893,707	46.81	22,492,414	26,785,888	9.30	
Equity Capital		27,837,593	48.68	28,126,650	51.16	28,282,713	53.19	28,276,624	27,450,515	-1.03	
Perpetual preferred stock (income surplus)		3,150,000	5.51	3,150,000	5.73	3,150,000	5.92	3,150,000	2,250,000	0.00	
Common stock		1	0	1	0	1	0	1	1	0.00	
Common surplus		45,718,678	79.95	45,743,766	83.21	45,718,678	85.98	45,635,663	45,163,906	-0.05	
Retained earnings		-19,929,620	-34.85	-19,847,878	-36.10	-19,618,894	-36.89	-19,296,304	-19,400,998		
Accumulated other comprehensive income		-201,466	-0.35	-19,239	-0.03	-67,072	-0.13	-312,736	-562,394		
Other equity capital components		-900,000	-1.57	-900,000	-1.64	-900,000	-1.69	-900,000	0		
Total liabilities and equity capital		57,183,526	100.00	54,975,749	100.00	53,176,420	100.00	50,769,038	54,236,403	4.02	
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		640,118	1.12	428,870	0.78	440,586	0.83	852,053	0	49.26	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		640,118	1.12	428,870	0.78	440,586	0.83	856,843	711,597	49.26	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	711,597		

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Profitability															
Net income / Average equity capital	7.19			2.41			3.46			2.59	9.68	7	16.49	10.40	93
Bank net income / Average equity investment in banks											10.51			11.19	
Nonbank net income / Average equity investment in nonbanks	9.77			2.08			3.60			2.73	7.89	37	22.34	7.10	89
Subsidiary HCs net income / Average equity investment in sub HCs											8.55			8.78	
Bank net income / Parent net income	0			0			0			0	82.22	7	0	82.56	8
Nonbank net income / Parent net income	101.35			75.42			88.74			89.19	5.93	97	113.17	3.78	98
Subsidiary holding companies' net income / Parent net income											74			72.48	
Leverage															
Total liabilities / Equity capital	105.42			95.46			88.02			79.54	20.43	90	97.58	20.88	94
Total debt / Equity capital	102.87			93.57			86.02			76.20	14.31	92	94.57	14.69	94
Total debt + notes payable to subs that issued TPS / Equity capital	102.87			93.57			86.02			76.20	16.36	92	94.57	17.10	94
Total debt + Loans guaranteed for affiliate / Equity capital	102.87			93.57			86.02			76.20	14.56	92	97.17	15.14	94
Total debt / Equity capital – excess over fair value	102.87			93.57			86.02			76.20	14.51	92	94.57	14.81	94
Long-term debt / Equity capital	76.69			75.16			73.76			63.06	13.04	92	73.45	13.37	94
Short-term debt / Equity capital	26.18			18.41			12.26			13.14	1.02	94	21.12	1.14	94
Current portion of long-term debt / Equity capital	2.30			1.52			1.56			3.03	0.05	96	2.59	0.14	94
Excess cost over fair value / Equity capital	0			0			0			0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	97.47			98.72			98.60			97.13	28.44	97	97.43	28.63	97
Double Leverage															
Equity investment in subs / Equity capital	77.08			89.02			72.71			86.32	103.22	3	84.06	103.10	3
Total investment in subs / Equity capital	178.36			168.21			162.53			152.57	111.07	90	165.36	112.48	89
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	-3.14			-4.54			-7.91			-5.30	0.36	1	-1.09	0.35	5
Equity investment in subs – equity cap / Net income-div (X)											1.22			1.22	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	9.95			42.83			400.97			63	177.68	8	59.74	162.34	10
Cash from ops + noncash items + op expense / Op expense + dividend	8.32			-10.88			373.57			162.50	190.27	44	454.29	174.91	95
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	103.66			147.04			104.34			101.62	116.34	36	98.81	103.19	43
Pretax operating income + interest expense / Interest expense	91.36			134.15			1,287.95			120.51	1,968.54	10	158.33	2,898.75	15
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	91.36			134.15			1,287.95			120.51	1,632.83	8	158.33	1,369.37	13
Dividends + interest from subsidiaries / Interest expense + dividends	7.56			28.38			388.81			52.21	210.80	5	109.87	188.90	22
Fees + other income from subsidiaries / Salary + other expenses	0.03			14.76			12.15			0	16.52	30	-13.64	16.08	3
Net income / Current part of long-term debt + preferred dividends (X)	1.43			0.65			1.58			0.73	57.11	5	4.75	33.93	13
Other Ratios															
Net assets that reprice within 1 year / Total assets	-8.81			-4.24			-2.85			7.54	2.64	80	4.86	2.61	71
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due											0.04			0.24	
Nonaccrual											0.54			6.54	
Total											0.58			6.78	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0			0			0			0	0	49	0	0	49
To nonbank subsidiaries	0			0			0			0	0.10	46	2.59	0.24	90
To subsidiary holding companies	0			0			0			0	0	49	0	0	49
Total	0			0			0			0	0.10	46	2.59	0.25	90
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	49.69			56.34			51.23			59.80	5.62	92	59	5.50	94
Combined thrift assets (reported only by bank holding companies)	0			0			0			0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0.06			0.15			0.14			0.24	0.19	86	0.25	0.21	86

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 9	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....				653.48			18.49			754.08	57.84	98		57.26	
130.64				160.64			96.86			81.55	33.08	95	5.77	27.33	15
Net income – dividends / Average equity.....	-2.20			-1.46			0.11			0.48	6.46	5	15.54	7.33	95
Percent of Dividends Paid															
Dividends from bank subsidiaries	0			0			0			0	178.13	9	0	157.73	9
Dividends from nonbank subsidiaries	0			0			529.32			0	7.53	19	153.56	7.13	96
Dividends from subsidiary holding companies.....	0			0			0			0	21.40	42	0	16.86	42
Dividends from all subsidiaries	0			0			529.32			0	260.40	2	153.56	215.26	37
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries											66.55			60.71	
Interest income from bank subsidiaries.....											0.54			0.52	
Management and service fees from bank subsidiaries											1.55			1.88	
Other income from bank subsidiaries.....											0			0	
Operating income from bank subsidiaries											69.36			63.43	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	0			0			577.77			0	82.95	12	7.83	51.40	40
Interest income from nonbank subsidiaries.....	10.91			88.92			40.04			109.59	20.25	88	15.82	18.56	69
Management and service fees from nonbank subsidiaries	0			0			0			0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0			0.33			0.12			0	1.06	43	-0.07	0.15	7
Operating income from nonbank subsidiaries	10.91			89.24			617.93			109.59	150.41	59	23.58	99.33	30
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....											61.23			48.56	
Interest income from subsidiary holding companies											6.54			3.95	
Management and service fees from subsidiary holding companies.....											0.36			0.43	
Other income from subsidiary holding companies.....											0.29			0.01	
Operating income from subsidiary holding companies.....											76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0			0			0			0	67.32	10	0	65.18	11
Interest income from bank subsidiaries.....	0			0			0			0.20	0.80	62	0.18	0.92	63
Management and service fees from bank subsidiaries	0			0			0			0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0			0			0			0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	0			0			0			0.20	78.80	9	0.18	74.20	10
Dividends from nonbank subsidiaries	0			0			90.03			0	2.65	19	29.42	2.57	93
Interest income from nonbank subsidiaries.....	75.75			64.98			6.24			74.39	1.19	98	59.44	2.32	95
Management and service fees from nonbank subsidiaries	0			0			0			0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0			0.24			0.02			0	0.04	44	-0.28	0.02	5
Operating income from nonbank subsidiaries	75.75			65.22			96.29			74.39	7.29	93	88.57	7.64	94
Dividends from subsidiary holding companies.....	0			0			0			0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies	0			0			0			0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0			0			0			0	0	49	0	0	49
Other income from subsidiary holding companies.....	0			0			0			0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0			0			0			0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	8.78			8.28			12.71			22.94	83.37	42	0	87.87	16
Loans and advances from subsidiaries / Total debt	2.24			1.63			1.81			3.95	28.33	34	0	26.53	12